

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Eric W Schmidt
Deborah A Schmidt
Debtor(s)

Case No. 09 B 24248

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/02/2009.
- 2) The plan was confirmed on 09/09/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 07/21/2014.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$43,053.40.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$30,106.00
Less amount refunded to debtor	\$526.00

NET RECEIPTS: \$29,580.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,441.29
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,441.29

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advocate Christ Medical Center	Unsecured	145.85	NA	NA	0.00	0.00
Amex	Unsecured	10,696.00	NA	NA	0.00	0.00
Applied Bank	Unsecured	2,318.00	NA	NA	0.00	0.00
CCS	Unsecured	419.00	NA	NA	0.00	0.00
Chase	Unsecured	2,448.00	NA	NA	0.00	0.00
Chase	Unsecured	3,857.00	NA	NA	0.00	0.00
Christ Hospital	Unsecured	528.51	NA	NA	0.00	0.00
Consolidated Resorts	Unsecured	10,471.00	NA	NA	0.00	0.00
HSBC Bank USA	Unsecured	744.00	NA	NA	0.00	0.00
Illinois Student Assistance Commission	Unsecured	20,401.00	20,672.21	20,672.21	12,769.80	0.00
Jefferson Capital Systems LLC	Unsecured	449.00	544.60	544.60	336.42	0.00
Merrick Bank	Unsecured	1,971.00	1,971.16	1,971.16	1,217.64	0.00
Merrick Bank	Unsecured	1,816.00	1,816.95	1,816.95	1,122.38	0.00
MidAmerica Cardiovascular Consultants	Unsecured	125.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	577.00	681.53	681.53	421.00	0.00
Portfolio Recovery Associates	Unsecured	518.00	593.79	593.79	366.80	0.00
Portfolio Recovery Associates	Unsecured	750.00	842.55	842.55	520.47	0.00
Premier Bankcard	Unsecured	449.00	449.27	449.27	277.53	0.00
Premier Bankcard	Unsecured	513.00	524.70	524.70	324.12	0.00
Resurgent Capital Services	Unsecured	743.00	743.11	743.11	459.04	0.00
Resurgent Capital Services	Unsecured	643.00	643.28	643.28	397.37	0.00
Wells Fargo Bank NA	Secured	278,674.00	264,847.42	264,847.42	0.00	0.00
Wells Fargo Bank NA	Secured	278,674.00	6,553.82	6,876.91	6,876.91	0.00
Wells Fargo Bank NA	Secured	0.00	15.00	15.00	0.00	0.00
Wells Fargo Bank NA	Secured	0.00	20.00	20.00	0.00	0.00
Wells Fargo Bank NA	Secured	0.00	80.00	80.00	0.00	0.00
Wyndham Consumer Finance	Unsecured	10,968.00	79.69	79.69	49.23	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$264,847.42	\$0.00	\$0.00
Mortgage Arrearage	\$6,991.91	\$6,876.91	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$271,839.33	\$6,876.91	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$29,562.84	\$18,261.80	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,441.29</u>
Disbursements to Creditors	<u>\$25,138.71</u>
TOTAL DISBURSEMENTS :	<u>\$29,580.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/06/2014

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.